

Disclosure Statement

The staff at Kootenay Insurance Services Ltd. are all licensed by the Insurance Council of B.C. to conduct general insurance business and receive a salary.

Kootenay Insurance Services Ltd. is a wholly owned subsidiary of Kootenay Savings Credit Union, Nelson & District Credit Union and East Kootenay Community Credit Union..

This transaction is between you and TuGo.

Neither staff nor Kootenay Insurance Services Ltd., has a financial interest in TuGo nor does Tugo have an interest in Kootenay Insurance Services Ltd nor our staff .

Upon completion of this transaction , Kootenay Insurance Services Ltd. will be remunerated by way of commission by TuGo.

The Financial Institutions Act prohibits TuGo, Kootenay Insurance from requiring you to transact additional or other business with TuGo or any other person or corporation as a condition of this transaction.

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